

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Harry L. Sharp
aka Harry Leo Sharp
Beth A. Sharp
aka Beth Ann Sharp
Debtor(s)

Bankruptcy Case No.: 18-21581-CMB
Issued Per Nov. 15, 2018 Proceeding
Chapter: 13
Docket No.: 27 – 10, 23
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 23, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claims of Credit Acceptance at Claim No. 2, AmeriCredit Financial Services at Claim No. 4 and ONEMAIN at Claim No. 5 shall govern as to claim amount, to be paid at the modified plan terms.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 26, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Harry L. Sharp
 Beth A. Sharp
 Debtors

Case No. 18-21581-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 3
 Total Noticed: 36

Date Rcvd: Nov 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2018.

db/jdb
 cr +Harry L. Sharp, Beth A. Sharp, 107 Fairview Ave., Masontown, PA 15461-2003
 +Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853,
 Arlington, TX 76096-3853
 14831035 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., Dba GM Financial,
 P.O Box 183853, Arlington, TX 76096)
 14818057 +Alarm Monitoring Systems of Uniontown, 60D Lebanon Avenue, Uniontown, PA 15401-4190
 14818058 Alliance One, PO Box 19460, Dept 114165(2), Phoenixville, PA 19460
 14861644 +AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 14818059 +Amerihome Mortgage Company, LLC, PO Box 77404, Trenton, NJ 08628-6404
 14818060 Avon, PO Box 105541, Atlanta, GA 30348-5541
 14818063 +Children's Community Pediatric, Central Billing Office, Pine Center, Suite 450,
 11279 Perry Highway, Wexford, PA 15090-9381
 14819562 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14818064 +Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
 14818069 Fidelity Collections, 855 S. Sawburg Avenue, Suite 103, Alliance, OH 44601
 14818071 +GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
 14818072 +Home Depot Credit Card, PO Box 6497, Sioux Falls, SD 57117-6497
 14818073 Ian Winograd, Esq., Pressler and Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
 14818074 +JP Recovery Services, Inc., PO Box 16749, Rocky River, OH 44116-0749
 14818079 +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 14818087 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14818084 +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14818061 +E-mail/Text: bankruptcy@cavps.com Nov 27 2018 03:06:22 Cavalry Portfolio Service,
 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
 14818062 +E-mail/Text: bankruptcy@cavps.com Nov 27 2018 03:06:22 Cavalry Portfolio Services,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14819561 +E-mail/Text: bankruptcy@cavps.com Nov 27 2018 03:06:22 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14818065 +E-mail/Text: bankruptcy@cccsusa.com Nov 27 2018 03:06:46
 Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
 14818067 +E-mail/Text: ccusa@ccuhome.com Nov 27 2018 03:05:35 Credit Collection USA,
 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
 14818068 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 27 2018 03:06:08
 Dental First Financial/ Comenity Bank, c/o Midland Funding,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14818070 +E-mail/Text: bankruptcy@affglo.com Nov 27 2018 03:06:10 Global Credit Collections,
 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
 14818075 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 27 2018 03:12:46 LVNV Funding LLC,
 c/o Resurgent Capital Service, PO Box 1269, Greenville, SC 29602-1269
 14870571 E-mail/PDF: resurgentbknofications@resurgent.com Nov 27 2018 03:13:17
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14864351 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 27 2018 03:06:08 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14818076 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 27 2018 03:06:08 Midland Funding LLC,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14818081 +E-mail/PDF: cbp@onemainfinancial.com Nov 27 2018 03:13:08 One Main Financial,
 Fayette Crossing Shopping Center, 219 Walmart Drive, Suite C, Uniontown, PA 15401-8423
 14857453 E-mail/PDF: cbp@onemainfinancial.com Nov 27 2018 03:13:38 OneMain, P.O. Box 3251,
 Evansville, IN 47731-3251
 14818082 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2018 03:12:37
 Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
 14870057 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2018 03:12:37
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14819087 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 27 2018 03:13:05
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14863907 E-mail/Text: bnc-quantum@quantum3group.com Nov 27 2018 03:05:52
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar FSB as servicer for AmeriHome Mortgage Comp
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14859621* +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., Dba GM Financial,
 P.O Box 183853, Arlington, TX 76096)
 14824673* +Alarm Monitoring Systems of Uniontown, 60D Lebanon Avenue, Uniontown, PA 15401-4190
 14824674* Alliance One, PO Box 19460, Dept 114165(2), Phoenixville, PA 19460
 14824675* +Amerihome Mortgage Company, LLC, PO Box 77404, Trenton, NJ 08628-6404
 14824676* Avon, PO Box 105541, Atlanta, GA 30348-5541

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 3
Total Noticed: 36

Date Rcvd: Nov 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

14824677* +Cavalry Portfolio Service, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14824678* +Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
14824679* +Children's Community Pediatric, Central Billing Office, Pine Center, Suite 450,
11279 Perry Highway, Wexford, PA 15090-9381
14824680* +Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
14818066* +Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
14824681* +Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
14824682* +Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
14824683* +Credit Collection USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
14824684* +Dental First Financial/ Comenity Bank, c/o Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
14824685* Fidelity Collections, 855 S. Sawburg Avenue, Suite 103, Alliance, OH 44601
14824687* +GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14824686* +Global Credit Collections, 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14824688* +Home Depot Credit Card, PO Box 6497, Sioux Falls, SD 57117-6497
14824689* Ian Winograd, Esq., Pressler and Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
14824690* +JP Recovery Services, Inc., PO Box 16749, Rocky River, OH 44116-0749
14824691* +LVNV Funding LLC, c/o Resurgent Capital Service, PO Box 1269, Greenville, SC 29602-1269
14818080* +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14824695* +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14824696* +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14818077* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14818078* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14824692* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14824693* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14824694* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14824697* +One Main Financial, Fayette Crossing Shopping Center, 219 Walmart Drive, Suite C,
Uniontown, PA 15401-8423
14818083* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502)
14824698* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502)
14824699* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502)
14824703* UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14818085* +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352
14818086* +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352
14824700* +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352
14824701* +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352
14824702* +Uniontown Hospital Patient Payments, PO Box 644352, Pittsburgh, PA 15264-4352

TOTALS: 1, * 40, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2018 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Harry L. Sharp asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl on behalf of Joint Debtor Beth A. Sharp asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

District/off: 0315-2

User: jhel
Form ID: 149

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company,
LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5